

Law Offices  
of  
**Mullen and Iannarone, P.C.**

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Liberatore J. Iannarone

✓  
Mailing Address:  
P.O. Box 617  
Smithtown, N.Y. 11787

**FEBRUARY 18, 2016**

MICHAEL J MAZZARA  
1 TOWER LANE  
LEVITTOWN NY 11756

**CLAIM BY : BETHPAGE FEDERAL CREDIT UNION**

ACCOUNT NO: [REDACTED] 6198  
CLAIM AMOUNT: \$7,594.32

Dear Sir or Madam:

This account has been referred to our office for collection.

Unless within thirty (30) days of receipt of this letter you dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid. If you notify our office in writing within the thirty (30) day period that the debt, or any portion thereof is disputed, We will obtain verification of the debt or a copy of the judgment and a copy of the verification or judgment will be mailed to you. We will also, if a written request is received from you within the thirty (30) day period, provide you with the name and address of the original creditor if it is different from the current creditor.

Any furthur inquiries concerning this claim should be made or sent to our office and not to our client.

Our office is authorized to make payment arrangements that are agreeable to our client. If you are in a position to pay voluntarily, you should contact our office for a mutually suitable written agreement.

This letter is an attempt to collect a debt and any information obtained will or may be used for that purpose.

Very Truly Yours,

**MULLEN & IANNARONE, P.C.**  
Attorneys



FIRST FINANCIAL ASSET MGMT, INC.  
Global Receivable Portfolio Solutions  
3091 Governors Lake Drive, Suite 500  
Peachtree Corners, GA 30071  
866-698-2137

Office Hours  
Mon-Thurs 8:00 am - 9:00 pm EST  
Friday 8:00 am - 5:00 pm EST  
Saturday 8:00 am - 12:00 pm EST

March 15, 2016



Account Summary			
<b>Our Client:</b>	HSBC USA NA	<b>Original Account #:</b>	XXXXXXX3215
<b>Our Account #:</b>	████████8788	<b>Account Balance:</b>	\$14,572.39
<b>Our Telephone#:</b>	866-698-2137	<b>The total amount of interest accrued since charge-off:</b>	\$0.0000
<b>The total amount due as of charge-off:</b>	\$14572.3900	<b>The total amount of payments made on the debt since charge-off:</b>	\$0.0000
<b>The total amount of non-interest charges accrued since charge-off:</b>	\$0.0000		

Dear Michael Mazzara

The account listed above has been assigned to First Financial Asset Management (FFAM), a collection agency for HSBC USA NA.

Please contact our office at 866-698-2137 to discuss resolution of this account or visit our website, <http://www.payfam.com> to negotiate a payment arrangement and/or make a payment. Please see the Payment Options area below for Payment by Internet instructions.

If you filed bankruptcy or are in the process of filing bankruptcy, this letter is for informational purposes only.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment (if any) and mail you a copy of such judgment or verification. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

First Financial Asset Management

This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

#### Payment Options

Western Union Quick Collect	Payments by Internet	Payments by Phone	Payments by Mail
Code City: FFAM State: GA	Visit <a href="http://www.payfam.com">http://www.payfam.com</a> Your pin number is 8788 * Visa, MasterCard & Discover Check (ACH) also available	Please Call 866-698-2137 * Visa, MasterCard & Discover Debit Card Check-By-Phone	Please mail payment or correspondence to: <b>FIRST FINANCIAL ASSET MGMT, INC.</b> 3091 Governors Lake Drive, Suite 500 Peachtree Corners, GA 30071 * Visa, MasterCard & Discover Check

IF PAYING BY VISA, MASTERCARD OR DISCOVER, FILL OUT BELOW			
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	
CARD NUMBER		EXP DATE	AMOUNT
PRINT NAME AS IT APPEARS ON CARD		CCV CODE	
SIGNATURE		MUST INCLUDE ZIP CODE FROM STATEMENT	
FFAM ACCOUNT# ████████8788			

When you provide a check as payment you authorize us to either use this information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check. When we use the information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. For inquiries, please call 866-698-2137.